



1FW 3692/\$  
PATENT APPLICATION No.: 10/085,977  
ATTORNEY DOCKET No.: 47004.000300

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/085,977 Confirmation No.: 3692  
Applicant : John Loy  
Filed : February 28, 2002  
Title : TRADE RECEIVABLE PROCESSING METHOD AND  
APPARATUS  
TC/Art Unit : 3692  
Examiner: : Frantzy Poinvil  
  
Docket No. : 47004.000300  
Customer No. : 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

12/04/2006 SZEWDIE1 00000060 500206 10005977  
01 FC:1006 100.00 DA

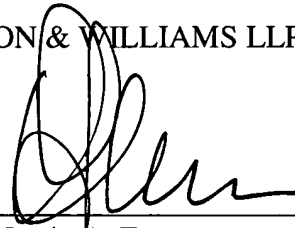
parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP



By:

Ozzie A. Farres  
Registration No. 43,606

Dated: December 1, 2006

Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)  
OAF/asc

The PTO did not receive the following  
listed item(s) a check \$180.00



Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

<b>Application Number</b>	<b>10/085,977</b>
<b>Filing Date</b>	<b>February 28, 2002</b>
<b>First Named Inventor</b>	<b>John Loy</b>
<b>Art Unit</b>	<b>3692</b>
<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Attorney Docket Number</b>	<b>47004.000300</b>

**Sheet** **1 of 16**

### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 005315508	05-24-1994	Bain et al.	
	2.	US 005477040	12-19-1995	Lalonde, Michael	
	3.	US 005502576	03-26-1996	Ramsay et al.	
	4.	US 005717989	02-10-1998	Tozzoli et al.	
	5.	US 005757917	05-26-1998	Rose et al.	
	6.	US 006374235	04-16-2002	Chen et al.	
	7.	US 006418430	07-09-2002	DeFazio et al.	
	8.	US 2001/0018739	08-30-2001	Anderson et al.	
	9.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	10.	US 2001/0047334	11-29-2001	Nappe et al.	
	11.	US 2001/0047489	11-29-2001	Ito et al.	
	12.	US 2002/0012445	01-31-2002	Perry	
	13.	US 2002/0013728	01-31-2002	Wilkman	
	14.	US 2002/0026394	02-28-2002	Savage et al.	
	15.	US 2002/0038363	03-28-2002	MacLean	
	16.	US 2002/0052842	05-02-2002	Schuba et al.	
	17.	US 2002/0069134	06-06-2002	Solomon	
	18.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	19.	US 2002/0087468	07-04-2002	Ganesan et al.	
	20.	US 2002/0091635	07-11-2002	Dilip et al.	
	21.	US 2002/0107770	08-08-2002	Meyer et al.	
	22.	US 2002/0107788	08-08-2002	Cunningham	
	23.	US 2002/0111837	08-15-2002	Aupperle	
	24.	US 2002/0138398	09-26-2002	Kalin et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <div style="text-align: center;"><b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b></div> <div style="text-align: center;"><i>(use as many sheets as necessary)</i></div>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>2 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	25.	US 2002/0170966	11-21-2002	Hannigan et al.	
	26.	US 2002/0194096	12-19-2002	Falcone et al.	
	27.	US 2002/0198817	12-26-2002	Dhir	
	28.	US 2002/0199182	12-26-2002	Whitehead	
	29.	US 2002/0178071	11-28-2002	Walker et al.	
	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	35.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	36.	US 2003/0225663	12-04-2003	Horan et al.	
	37.	US 2003/0233305	12-18-2003	Solomon	
	38.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	39.	US 20050033690	02-10-2005	Antognini et al.	
	40.	US 3653480	04-04-1972	Yamamoto et al.	
	41.	US 4205780	06-03-1980	Burns, Emmett	
	42.	US 4321672	03-23-1982	Braun, et al.	
	43.	US 4396985	08-02-1983	Ohara	
	44.	US 4495018	01-22-1985	Vohrer	
	45.	US 4617457	10-14-1986	Myers	
	46.	US 4672377	06-09-1987	Murphy	
	47.	US 4700055	10-13-1987	Kashkashian Jr.	
	48.	US 4752877	06-21-1988	Roberts et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>3 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	49.	US 4797913	01-10-1989	Kaplan	
	50.	US 4799156	01-17-1989	Shavit	
	51.	US 4812628	03-14-1989	Boston	
	52.	US 4823264	04-18-1989	Deming	
	53.	US 4931793	06-05-1990	Fuhrmann et al.	
	54.	US 4948174	08-14-1990	Thomson et al.	
	55.	US 4974878	12-04-1990	Josephson	
	56.	US 4988849	01-29-1991	Sasaki	
	57.	US 4992646	02-12-1991	Collin	
	58.	US 5023904	06-11-1991	Kaplan	
	59.	US 5053607	10-01-1991	Carlson	
	60.	US 5054096	10-01-1991	Beizer	
	61.	US 5080748	01-14-1992	Bonomi	
	62.	US 5111395	05-05-1992	Smith	
	63.	US 5121945	06-16-1992	Thomson et al.	
	64.	US 5122950	06-16-1992	Mee	
	65.	US 5136502	08-04-1992	Van Remortel et al.	
	66.	US 5175682	12-29-1992	Higashiyama	
	67.	US 5198975	03-30-1993	Baker et al.	
	68.	US 5220501	06-15-1993	Lawlor	
	69.	US 5225978	07-06-1993	Peterson	
	70.	US 5237159	08-17-1993	Stephens	
	71.	US 5283829	02-01-1994	Anderson	
	72.	US 5287269	02-15-1994	Dorrough et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
---------------------------	------------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>4 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	73.	US 5311594	05-10-1994	Penzias	
	74.	US 5321238	06-14-1994	Watanabe	
	75.	US 5326959	07-05-1994	Perazza	
	76.	US 5336870	08-09-1994	Hughes	
	77.	US 5350906	09-27-1994	Brody et al.	
	78.	US 5367581	11-22-1994	VanHorn	
	79.	US 5373550	12-13-1994	Campbell	
	80.	US 5396417	03-07-1995	Burks	
	81.	US 5402474	03-28-1995	Miller	
	82.	US 5412190	05-02-1995	Kopesec	
	83.	US 5424938	06-13-1995	Wagner	
	84.	US 5430644	04-04-1995	Deaton et al.	
	85.	US 5432506	07-11-1995	Chapman	
	86.	US 5444794	08-22-1995	Uhland	
	87.	US 5444841	08-22-1995	Glasser et al.	
	88.	US 5446740	08-29-1995	Yien	
	89.	US 5448471	09-05-1995	Deaton et al.	
	90.	US 5465206	11-07-1995	Hilt et al.	
	91.	US 5479494	12-26-1995	Clitherow	
	92.	US 5483445	01-09-1996	Pickering	
	93.	US 5484988	01-16-1996	Hills	
	94.	US 5504677	04-02-1996	Pollin	
	95.	US 5506691	04-09-1996	Bednar et al.	
	96.	US 5513250	04-30-1996	McAllister	
EXAMINER SIGNATURE				DATE CONSIDERED	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>5 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	97.	US 5532464	07-02-1996	Josephson et al.	
	98.	US 5544046	08-06-1996	Niwa	
	99.	US 5550734	08-27-1996	Tater	
	100.	US 5551021	08-27-1996	Harada	
	101.	US 5557515	09-17-1996	Abbruzzese et al.	
	102.	US 5563400	10-08-1996	Le Roux	
	103.	US 5566330	10-15-1996	Sheffield	
	104.	US 5568489	10-22-1996	Yien	
	105.	US 5570465	10-29-1996	Tsakanikas	
	106.	US 5572004	11-05-1996	Raimann	
	107.	US 5583759	12-10-1996	Geer	
	108.	US 5583760	12-10-1996	Klesse	
	109.	US 5590196	12-31-1996	Moreau	
	110.	US 5590197	12-31-1996	Chen	
	111.	US 5592377	01-07-1997	Lipkin	
	112.	US 5592378	01-07-1997	Cameron	
	113.	US 5599528	02-04-1997	Igaki	
	114.	US 5603025	02-11-1997	Tabb	
	115.	US 5615109	03-25-1997	Eder	
	116.	US 5621201	04-15-1997	Langhans	
	117.	US 5640577	06-17-1997	Scharmer	
	118.	US 5642419	06-24-1997	Rosen	
	119.	US 5649117	07-15-1997	Landry	
	120.	US 5652786	07-29-1997	Rogers	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>6 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	121.	US 5659165	08-19-1997	Jennings	
	122.	US 5659469	08-19-1997	Deaton et al.	
	123.	US 5659741	08-19-1997	Eberhardt	
	124.	US 5666493	09-09-1997	Wojcik et al.	
	125.	US 5677955	10-14-1997	Doggett et al.	
	126.	US 5679938	10-12-1997	Templeton	
	127.	US 5679940	10-21-1997	Templeton	
	128.	US 5692132	11-25-1997	Hogan	
	129.	US 5699528	12-16-1997	Hogan	
	130.	US 5703344	12-30-1997	Bezy et al.	
	131.	US 5704044	12-30-1997	Tarter et al.	
	132.	US 5708422	01-13-1998	Blonder et al.	
	133.	US 5715298	02-03-1998	Rogers	
	134.	US 5715314	02-03-1998	Payne	
	135.	US 5715399	02-03-1998	Bezos	
	136.	US 5724424	03-03-1998	Gifford	
	137.	US 5727249	03-10-1998	Powell	
	138.	US 5748780	05-05-1998	Stolfo	
	139.	US 5751842	05-12-1998	Eccles	
	140.	US 5770843	06-23-1998	Rose et al.	
	141.	US 5774553	06-30-1998	Rosen	
	142.	US 5784696	07-21-1998	Melnikof	
	143.	US 5793861	09-11-1998	Haigh	
	144.	US 5794221	08-11-1998	Egendorf	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>7 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	145.	US 5802498	09-01-1998	Comesanas	
	146.	US 5802499	09-01-1998	Sampson et al.	
	147.	US 5819236	10-06-1998	Josephson	
	148.	US 5819238	10-06-1998	Fernholz	
	149.	US 5826241	10-20-1998	Stein	
	150.	US 5826245	10-20-1998	Sandberg-Diment	
	151.	US 5832447	11-03-1998	Rieker	
	152.	US 5832460	11-03-1998	Bednar	
	153.	US 5832463	11-03-1998	Houvener et al.	
	154.	US 5832464	11-03-1998	Houvener et al.	
	155.	US 5832488	11-03-1998	Eberhardt	
	156.	US 5835580	11-10-1998	Fraser	
	157.	US 5835603	11-10-1998	Coutts	
	158.	US 5835899	11-10-1998	Rose et al.	
	159.	US 5852812	12-22-1998	Reeder	
	160.	US 5859419	01-12-1999	Wynn	
	161.	US 5864609	01-26-1999	Cross et al.	
	162.	US 5870456	02-09-1999	Rogers	
	163.	US 5870721	02-09-1999	Norris	
	164.	US 5870723	02-09-1999	Pare	
	165.	US 5870725	02-09-1999	Belinger et al.	
	166.	US 5873072	02-16-1999	Kight	
	167.	US 5883810	03-16-1999	Franklin et al.	
	168.	US 5884288	03-16-1999	Chang	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <div style="text-align: center;"><b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b></div> <div style="text-align: center;"><i>(use as many sheets as necessary)</i></div>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>8 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	169.	US 5897625	04-27-1999	Gustin	
	170.	US 5898157	04-27-1999	Mangili et al	
	171.	US 5903881	05-11-1999	Schrader	
	172.	US 5910896	06-08-1999	Hahn-Carlson	
	173.	US 5910988	06-08-1999	Ballard	
	174.	US 5917965	06-29-1999	Cahill et al	
	175.	US 5920847	07-06-1999	Kolling et al.	
	176.	US 5930778	07-27-1999	Geer	
	177.	US 5940811	08-17-1999	Norris	
	178.	US 5940844	08-17-1999	Cahill et al.	
	179.	US 5943656	08-24-1999	Crooks	
	180.	US 5945653	08-31-1999	Walker et al.	
	181.	US 5956700	09-21-1999	Landry	
	182.	US 5963659	10-05-1999	Cahill et al.	
	183.	US 5963925	10-05-1999	Kolling et al.	
	184.	US 5966698	10-12-1999	Pollin	
	185.	US 5978780	11-02-1999	Watson	
	186.	US 5987435	11-16-1999	Weiss et al.	
	187.	US 5987436	11-16-1999	Halbrook	
	188.	US 5987439	11-16-1999	Gustin et al.	
	189.	US 5991750	11-23-1999	Craig	
	190.	US 6000832	12-14-1999	Franklin et al.	
	191.	US 6003762	11-21-1999	Hayashida	
	192.	US 6006208	12-21-1999	Forst et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>9 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	193.	US 6009442	12-28-1999	Chen et al.	
	194.	US 6014636	01-11-2000	Reeder	
	195.	US 6016482	01-18-2000	Molinari et al.	
	196.	US 6029139	02-22-2000	Cunningham et al.	
	197.	US 6032133	02-29-2000	Hilt et al.	
	198.	US 6032137	02-29-2000	Hallard	
	199.	US 6035281	03-07-2000	Crosskey et al.	
	200.	US 6035285	03-07-2000	Schlect et al.	
	201.	US 6035287	03-07-2000	Stallaert et al.	
	202.	US 6038553	03-14-2000	Hyde Jr.	
	203.	US 6041312	03-21-2000	Bickerton et al.	
	204.	US 6041315	03-21-2000	Pollin	
	205.	US 6044362	03-28-2000	Neely	
	206.	US 6052674	04-18-2000	Zervides et al.	
	207.	US 6058380	05-02-2000	Anderson et al.	
	208.	US 6058381	05-02-2000	Nelson	
	209.	US 6061665	05-09-2000	Bahreman	
	210.	US 6065675	05-23-2000	Teicher	
	211.	US 6067524	05-23-2000	Byerly et al.	
	212.	US 6070150	05-30-2000	Remington et al.	
	213.	US 6070798	06-06-2000	Nethery	
	214.	US 6073104	06-06-2000	Field	
	215.	US 6073113	06-06-2000	Guinan	
	216.	US 6076072	06-13-2000	Libman	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>10 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	217.	US 6078907	06-20-2000	Lamm	
	218.	US 6081790	06-27-2000	Rosen	
	219.	US 6085168	07-04-2000	Mori et al.	
	220.	US 6088683	07-11-2000	Jalili	
	221.	US 6088685	07-11-2000	Kiron et al.	
	222.	US 6088686	07-11-2000	Walker et al.	
	223.	US 6092056	07-18-2000	Tull Jr. et al.	
	224.	US 6098053	08-01-2000	Slater	
	225.	US 6098070	08-01-2000	Maxwell	
	226.	US 6105011	08-15-2000	Morrison Jr.	
	227.	US 6108639	08-22-2000	Walker et al.	
	228.	US 6110044	08-29-2000	Stern	
	229.	US 6111858	08-29-2000	Greaves et al.	
	230.	US 6115690	09-05-2000	Wong	
	231.	US 6119106	09-12-2000	Mersky et al.	
	232.	US 6119107	09-12-2000	Polk	
	233.	US 6125354	09-26-2000	MacFarlane et al.	
	234.	US 6128602	10-03-2000	Northington et al.	
	235.	US 6128603	10-03-2000	Dent et al.	
	236.	US 6129273	10-10-2000	Shah	
	237.	US 6138118	10-24-2000	Koppstein et al.	
	238.	US 6144946	11-07-2000	Iwamura	
	239.	US 6148293	11-14-2000	King	
	240.	US 6149056	11-21-2000	Stinson et al.	
<b>EXAMINER SIGNATURE</b>				<b>DATE CONSIDERED</b>	
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>11 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	241.	US 6181837	01-30-2001	Cahill et al.	
	242.	US 6185544	02-06-2001	Sakamoto et al.	
	243.	US 6202054	03-13-2001	Lawlor et al.	
	244.	US 6205433	03-20-2001	Boesch et al.	
	245.	US 6227447	05-08-2001	Campisano	
	246.	US 6233566	05-15-2001	Levine et al.	
	247.	US 6236972	05-22-2001	Shkedy	
	248.	US 6240444	05-29-2001	Fin et al.	
	249.	US 6278981	08-21-2001	Dembo et al.	
	250.	US 6289322	09-11-2001	Kitchen et al.	
	251.	US 6301379	10-09-2001	Thompson et al.	
	252.	US 6304858	10-16-2001	Mosler et al.	
	253.	US 6321212	11-20-2001	Lange	
	254.	US 6338047	01-08-2002	Wallman	
	255.	US 6338049	01-08-2002	Walker et al.	
	256.	US 6393409	05-21-2002	Young et al.	
	257.	US 6405173	06-11-2002	Honarvar et al.	
	258.	US 6415259	07-02-2002	Wolfinger et al.	
	259.	US 6418419	07-09-2002	Nieboer et al.	
	260.	US 6418420	07-09-2002	DiGiorgio et al.	
	261.	US 6490568	12-03-2002	Omara et al.	
	262.	US 6493685	12-10-2002	Ensel et al.	
	263.	US 6574377	06-03-2003	Cahill et al.	
	264.	US 6578015	06-10-2003	Haseltine et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>12 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	265.	US 6609113	08-19-2003	O'Leary et al.	
	266.	US 6609125	08-19-2003	Layne et al.	
	267.	US 6629081	09-30-2003	Cornelius et al.	
	268.	US 6704714	03-09-2004	O'Leary et al.	
	269.	US 6721715	04-13-2004	Nemzow	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>13 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number-Kind Code (if known)				YES/NO
	270.	EP 1014318	6/28/2000	Yamaguchi		
	271.	EP 421808	4/10/1991	Mansvelt, et al.		
	272.	WO 00/39979	7/6/2000	McGurl, et al.		
	273.	WO 01/75730 A2	10/11/2001	Skuriat, et al.		
	274.	WO 02/063432 A2	8/15/2002	Talbert, V.		
	275.	WO 2004/079603	9/16/2004	Torto		
	276.	WO 91/16691	10/31/1991	Jones et al.		
	277.	WO 93/08545	4/29/1993	Jones et al.		
	278.	WO 94/28497	12/8/1994	Doyle et al.		
	279.	WO 96/08783	3/21/1996	Stein et al.		
	280.	WO 96/12242 A1	4/25/1996	Tozzoli, et al.		
	281.	WO 97/45796	12/4/1997	Barcelou		
	282.	WO 97/45814	12/4/1997	Vazvan		
	283.	WO 98/09260	3/5/1998	Adcock et al.		
	284.	WO 99/10823	3/4/1999	Schutzer		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	285.	Annual Report Pursuant to Sectin 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>14 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	286.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995	
	287.	CES/NaBANCO introduces stored value card technology blockbuster video is first merchant partner, Business Wire, Inc., 1/15/1996	
	288.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004	
	289.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995	
	290.	BILLS, Chase Pact Done, What's Next for Web Vendors?, The American Banker, Technology Section, 06/03/2002, p. 23	
	291.	REINBACH, Chase steps up treasury system, ProQuest document ID 8723558, ISSN/ISBN: 10459472, 11/1995	
	292.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995	
	293.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002	
	294.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41	
	295.	GLUCK, Creating a Global Cash-Management Game Plan, Bank Systems & Technology, 02/1997, p. 28	
	296.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, <a href="http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit">http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit</a> , printed 7/8/2005, 17 pages	
	297.	Dialog file 20, #10279554;	
	298.	Du Pont's Electronic Payments, Corporate EFT Report, v9, n1, Dialog file 636, Accession No. 01066902, January 11, 1989	
	299.	CARREKER, Electronic check presentment: Capturing new technology, <a href="http://proquest.umi.com">http://proquest.umi.com</a> , Banking Management, Rolling Meadows: Vol. 71, Issue 2, Mar/Apr 1995, p. 32, 5 pages	

EXAMINER SIGNATURE	DATE CONSIDERED
<p><small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>	



Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>15 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	300.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002	
	301.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5	
	302.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16	
	303.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	304.	Money, Initial Launch to 200 Credit Unions, USA Today.com, 06/27/2002	
	305.	DECOVNY, Net Scope, Banking Technology, 05/1997	
	306.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005	
	307.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002	
	308.	ANONYMOUS, Operating in a multi-currency environment, ProQuest document ID 9215937, ISSN/ISBN 09589309, 10/1995	
	309.	MAHER AND TROUTMAN, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001	
	310.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004	
	311.	MAHER AND TROUTMAN, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001	
	312.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996	
	313.	FRENCH, Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game, <a href="http://www.thestreet.com">http://www.thestreet.com</a> , 06/20/2002	
	314.	Technology, In Brief Wachovia-InteliData Deal, 05/07/2002	
	315.	ZUCKERMAN, The Hedge-Fund Craze, The Wall Street Journal, 06/12/2002	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
		<b>Filing Date</b>	<b>February 28, 2002</b>
		<b>First Named Inventor</b>	<b>John Loy</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>16 of 16</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION  YES/NO
	316.	MCDONALD, The Stars in the Sky Flicker, And Fund Stars Do the Same, The Wall Street Journal, 01/15/2003	
	317.	ANONYMOUS, Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/1995	
	318.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003	

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	